

COUNTERFEIT?

Federal Reserve Bank of Atlanta

If you're not sure whether a note is counterfeit, consult an experienced money-handler—a bank teller, for example. If you get a counterfeit bill,

- Write your initials and the date on the back of it so you can identify it later.
- Write down on a separate sheet of paper all the details about how you got it: **Who** gave it to you? **Where** did you get it? **When** did you get it?
- Handle it as little as possible to preserve any fingerprints; put it in a protective cover such as an envelope.
- Contact the nearest U.S. Secret Service office or local police; surrender the bill only to these agencies.

Anyone convicted of passing a counterfeit may be fined as much as \$5,000 or imprisoned for up to 15 years or both.

Related publications available from the Atlanta Fed include the following:

Checkbooklet details the ways checks are used, processed, and collected.

Electronic Funds Transfer: Making Payments Simpler outlines various electronic payments available to consumers and businesses.

Fundamental Facts about U.S. Money provides basic information about U.S. currency and coins—how they are made, their design and features, and how they circulate.

To order copies of these brochures or additional copies of *Counterfeit?* (1-50 copies free; over 50 copies \$.15 each, educators exempt), write to or call

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GENUINE

Genuine U.S. currency is created by a complex process that not only makes it durable but also helps foil counterfeiters. The most persistent problem for counterfeiters, even those with the latest technological knowledge, is the artist's unique style transmitted in the production process to each note. U.S. currency is printed by the engraved intaglio steel plate method, which gives notes an embossed feel. Each feature of the design—the portrait, lettering, scrollwork, and the lacy geometric patterns—is done by a different artist who is expert in that particular field.

Counterfeiters know that a perfect counterfeit—one that would fool an expert—is practically impossible, so they settle for a close imitation. They tend to rely on cameras to produce work that will deceive an inattentive person. Because no photography is used in creating an engraved note, a camera can only depict a note and not make an actual duplication of it.

Specially made paper is another important protection against counterfeiters; it presents a difficult problem to would-be wrongdoers. Money paper is far higher in quality than paper generally available to the public. It has a particular feel, appearance, strength, and printability, and it should have long life.

Two additional features designed to foil counterfeiters—a polyester security thread and microprinting—were introduced into \$100 and \$50 bills in 1991. Eventually these features will appear in all denominations except the \$1 bill. The enhanced notes will circulate along with existing currency but will replace existing notes as the older ones wear out. (The older notes will remain legal tender.)

Can you spot a counterfeit? It is in your interest always to examine your currency closely because you must assume the loss for any counterfeit note you accept. Perhaps the following suggestions from the U.S. Secret Service will help you spot one.

OR COUNTERFEIT?

1. **Study** genuine currency. Look closely at the workmanship of these features.

PORTRAIT

Genuine

Stands out sharply from background. Eyes appear lifelike. Background is a fine screen of regular, unbroken lines.



Counterfeit

May merge with background. Eyes or other features may be dull or smudgy. Background may be dark, with some irregular and broken lines. Face may seem unnaturally white.

SEAL



Genuine

Saw-tooth points around rim are even and sharp.

Counterfeit

Saw-tooth points may be uneven, blunt, or broken.

SERIAL NUMBERS*

F 93310058 A
B 86733513 A

Counterfeit

May be out of line, poorly spaced, printed too light or too dark. Prefix letter may not agree with District letter in seal.

SCROLLWORK



Counterfeit

Lines may be blurred and are often broken.

ADDITIONAL SECURITY FEATURES



Microprinting

The United States of America printed repeatedly around border of portrait. Letters are too small to read without a magnifier or for distinct copier reproduction.

Security Thread

Embedded polyester strip with repeated USA 100, USA 50, and so forth in an up-and-down pattern. Thread is visible when held to light. Cannot be reproduced by color copiers or laser scanners.

2. **Paper** used for genuine notes is of very high quality. Small red and blue threads in it may not be visible if the bill is badly worn or dirty. Counterfeit paper may feel different or may be whiter than genuine paper. Threads may be imitated by fine red and blue lines made by a pen.
3. **Rubbing** a bill on a piece of paper is not a good test. Ink can be rubbed off genuine as well as counterfeit notes.

* Although shown in black here, serial numbers on Federal Reserve Notes, the most common type of U.S. paper money, are green. Serial numbers on United States Notes are red. Treasury regulations prohibit reproduction of currency in color.